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JAN 18 2007

DATE: January 18, 2007

Total Pages (including this cover page): 20

To: Commissioner for Patents
Fax No.: 571-273-8300
Serial No.: 10/647,645

From: Michael A. Davis, Jr. Davis Law Group, P.C.
Direct Phone No.: (512) 306-8324 6836 Bee Caves Road
Direct Fax No.: (512) 306-8374 Suite 220
E-mail: michael.davis@LegalVP.com Austin, Texas 78746

If you have any problem with this transmittal, please call: (512) 626-4396

Serial No.: 10/647,645

Filed: August 25, 2003

Title: METHOD AND SYSTEM FOR OFFERING A LOAN THROUGH A COMPUTING
SYSTEM

Attorney Docket No.: 1009.13

Dear Sir or Madam:

Attached please find the following regarding the above-referenced patent application:

1. Transmittal letter, in duplicate;
2. Response to Office Action; and
3. Petition for Extension of Time Under 37 CFR 1.136(a), in duplicate.

Entry of these papers in the above referenced application is courteously solicited. Any question regarding this matter should be directed to the undersigned.



Michael A. Davis, Jr.
Registration No. 35,488

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Serial No.: 10/647,645
Response to Office Action

RECEIVED
CENTRAL FAX CENTER Docket No. 1009.13
Customer No. 53953
JAN 18 2007

In re application of:
Brown, et al.

Serial No.: 10/647,645

Filed: August 25, 2003

For: METHOD AND SYSTEM FOR
OFFERING A LOAN THROUGH A
COMPUTING SYSTEM

Group Art Unit: 3693

Examiner: Greimel, Jocelyn

Confirmation No.: 2529

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Enclosed are the following regarding the above-identified patent application:

1. Transmittal letter (in duplicate);
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3. Petition for Extension of Time Under 37 CFR 1.136(a) (in duplicate).

☐ Small entity status of this application has previously been established.

☐ No additional fee is required.

The fee has been calculated as shown below:

| (Col. 1) | | | (Col. 2) | | (Col. 3) | | SMALL ENTITY | | OTHER THAN A SMALL ENTITY | | |
|---|----|-------|---------------------------------|--|---------------|--|--------------|---------|---------------------------|-------|---------|
| CLAIMS REMAINING AFTER AMENDMENT | | | HIGHEST NO. PREVIOUSLY PAID FOR | | PRESENT EXTRA | | RATE | ADDIT. | OR | RATE | ADDIT. |
| | | | | | | | FEE | | | FEE | |
| TOTAL | 28 | minus | 28 | | = 0 | | x 25 | \$_____ | OR | x 50 | \$_____ |
| INDEP | 2 | minus | 2 | | = 0 | | x 100 | \$_____ | OR | x 200 | \$_____ |
| FIRST PRESENTATION OF MULTIPLE DEP. CLAIM | | | | | | | + 180 | \$_____ | OR | + 360 | \$_____ |
| TOTAL | | | | | | | TOTAL | \$_____ | OR | TOTAL | \$_____ |

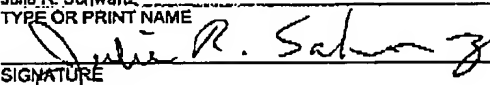
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Response to Office ActionDocket No. 1009.13
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☐ A check in the amount of \$_____ is attached.
☒ The Commissioner is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. 50-3524.
☒ Any additional filing fees under 37 C.F.R. § 1.16 for the presentation of extra claims.
☒ Any patent application processing fees under 37 C.F.R. § 1.17.
☒ A copy of this sheet is enclosed.

Respectfully submitted,

Michael A. Davis, Jr.
Registration No. 35,488

Date: January 18, 2007
Davis Law Group, P.C.
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Suite 220
Austin, Texas 78746
Telephone 512-306-8324
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Docket Number: 1009.13

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| I hereby certify that this paper is being facsimile transmitted to the Patent and Trademark Office on the date shown below: | |
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| Julia R. Schwartz | |
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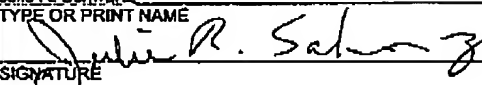
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Telephone 512-306-8324
Facsimile 512-306-8374
Docket Number: 1009.13

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| Julie R. Schwartz | |
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